

IN SUPPORT OF H. RES. 172: SUPPORTING THE GOALS AND IDEALS OF NATIONAL FINANCIAL LITERACY MONTH

### HON. RUBÉN HINOJOSA

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Mr. HINOJOSA. Mr. Speaker, I rise in strong support of House Resolution 172, supporting the goals and ideals of National Financial Literacy Month, 2013. I would like to thank my four co-sponsors of the bill, Mr. STEVE STIVERS of Ohio, my new co-chair for the Financial and Economic Literacy Caucus, Ms. EDDIE BERNICE JOHNSON of Texas, Ms. TERRI SEWELL, of Alabama, and Mr. MATT CARTWRIGHT of Pennsylvania.

Mr. Speaker, personal financial literacy is essential to ensure that individuals are prepared to manage money, credit, and debt, and become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens. Financial literacy has been linked to lower delinquency rates for mortgage borrowers, higher participation and contribution rates in retirement plans, improved spending and saving habits, higher net worth, and positive knowledge, attitude, and behavior changes. Expanding access to the mainstream financial system provides individuals with lower-cost and safer options for managing finances and building wealth and is likely to lead to increased economic activity and growth.

According to the newly released study from Girl Scouts of the USA, "Having It All: Girls and Financial Literacy," ninety percent of girls say it is important for them to learn how to manage money. However just twelve percent say they feel confident in making financial decisions. They are also products of how the world has changed, as many distrust large financial institutions and think that debt is a normal part of life. Young people look to their parents for guidance on money issues. Unfortunately, too many parents themselves are choosing to opt out of the financial mainstream, for a number of reasons. According to the Federal Deposit Insurance Corporation, at least 28.3 percent of households in the United States are unbanked or underbanked and, subsequently, have missed opportunities for savings, lending, and basic financial services. According to the National Foundation for Credit Counseling, 39 percent of adults in the United States report that they have no savings. For families to be able to emerge out of poverty, these statistics must change. Financial literacy is the key to social mobility in America.

In February 2005, then-Congresswoman Judy Biggert of Illinois and I co-founded, and currently co-chair, the Financial and Economic Literacy Caucus, FELC, to provide a forum for interested Members of Congress to work in collaboration with the Financial Literacy and Education Commission, highlight public and private sector best practices, and organize and promote financial literacy legislation, seminars, and events, such as Financial Literacy Month and the annual Financial Literacy Day Fair on the Hill that is being held today, April 26, 2013, in the Cannon Caucus Room.

THE 369TH INFANTRY REGIMENT  
100 YEAR ANNIVERSARY

### HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Mr. RANGEL. Mr. Speaker today I rise to honor the 369th Infantry Regiment on their 100th anniversary. Constituted in June of 1913, this regiment was the first African American Regiment to serve with the American Expeditionary Force during World War I.

The U.S. Army's 369th Infantry Regiment, popularly known as the "Harlem Hellfighters," was the best known African American unit of World War I. Federalized in 1917, it prepared for service in Europe and arrived in Brest in December. The next month, the regiment became part of the 93rd Division and continued its training, now under French instructors. In March, the regiment finally received its Federal designation and was reorganized and re-equipped according to the French model. That summer, the 369th was integrated into the French 161st Division and began combat operations.

While African American valor usually went unrecognized, well over one hundred members of the regiment received American and/or French medals, including the first two Americans—Corporal Henry Johnson and Private Needham Roberts—to be awarded the coveted French Croix de Guerre.

Spending over six months in combat, perhaps the longest of any American unit in the war, the 369th suffered approximately fifteen hundred casualties but received only nine hundred replacements. Unit histories claimed they were the first unit to cross the Rhine earning the epithet "Hell Fighters" from their enemies. After considerable effort by Colonel Hayward, the 369th was welcomed home with a parade in February 1919 and reabsorbed into the National Guard. More than one million people witnessed the triumphant parade from Lower Manhattan, up Fifth Avenue to my beloved village of Harlem. The marching band led the troops, and as they turned off 110th Street onto Lenox Avenue the band began to play. Today the lineage and tradition is carried on by the 369th Transportation Battalion, which has since become the 369th Corps Support Battalion. The Harlem Hellfighters continue to serve at home and overseas.

This year we honor a group of men whose selflessness and valor propelled them to protect and serve the very country that left them a perpetually marginalized group of American society. A group of men who fought to defend this country whose dream of freedom was ironically and unremorsefully built on the backs of their ancestors with no avail even as their sons fought for that same ideal decades later. The history of the Harlem Hellfighters is one of dedication and profound spirituality that reminds us that the efforts we make today has everything to do with the world we create for our future.

Mr. Speaker, I ask that you and my distinguished colleagues stand together to recognize such an historic day as our nation marks the 100th year of the 369th Infantry Regiment's dedication to this country. A Celebration of their remarkable service to this country and of the spirit and unwavering strength they displayed throughout.

IN SUPPORT OF WORKERS' MEMORIAL DAY

### HON. ELIZABETH H. ESTY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Ms. ESTY. Mr. Speaker, I rise today to observe April 28 as Workers' Memorial Day. Every year on this date, remembrances are held around the world to honor men and women who have lost their lives or were injured in the workplace.

In Connecticut, the CT AFL-CIO will hold a ceremony at our State Capitol Building and then lay wreathes in Bushnell Park at the Workers Memorial.

Workplace fatalities and injuries have decreased over the years, but even one worker not going home at the end of their shift is one too many.

On average across our nation, 13 workers die on the job each day.

According to the Connecticut Department of Labor, about 40 workers in our state lose their lives each year due to workplace injuries.

Last year marked the 25th anniversary of the tragic and avoidable accident in Bridgeport at L'Ambience Plaza.

We will always remember the 28 construction workers who did not return home to their families and loved ones that sad day.

And we will never forget December 14, 2012 when an unconscionable horror happened at Sandy Hook Elementary School in Newtown.

This unimaginable tragedy took the lives of six educators who gave their lives to protect their students.

Mr. Speaker, I urge my colleagues to join together in recognizing Workers' Memorial Day.

### HONORING THE CENTENNIAL OF THE CLOROX COMPANY

### HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Ms. LEE of California. Mr. Speaker, I rise today to honor the Clorox Company—founded and headquartered in Oakland, California—as it celebrates the centennial of its founding on May 3, 1913. Since the beginning, Clorox has shown a commitment to doing responsible business while maintaining a close connection to Oakland and the greater-East Bay community.

Initially named the Electro-Alkaline company, Clorox opened the United States' first commercial liquid bleach factory in Oakland in 1913. In 1916, Mr. William Murray became the company's general manager, and with assistance of his wife and fellow entrepreneur Anne Murray, began to market liquid bleach for household use. The first seaborne shipment of Clorox products left the Port of Oakland in 1921 set for the East Coast via the Panama Canal. By 1928 the company was ready to go public on the San Francisco Stock Exchange. The Clorox Company weathered the Great Depression and went on to play an important role in the war efforts during World War II.

Through the second half of the 20th Century, Clorox's products expanded to include a

broad range of consumer items, including Clorox 2 all-fabric bleach, Hidden Valley ranch salad dressing, Kingsford charcoal, KC Masterpiece barbecue Sauce, Pine-Sol cleaners, and the Glad brand of products. From its first expansion into the Canadian market, it has moved into markets in Latin America and beyond.

Even as its size, marketplace, and product base has grown, Clorox has maintained a consistent commitment to Oakland throughout its 100 year history in that city. Since its first donation to the Boy Scouts of America in 1920, Clorox has demonstrated its spirit of philanthropy and engagement in the communities where its employees live and work. The company made a conscious effort by moving its headquarters into Oakland's downtown in the 1970's as part of a major urban renewal project. And, since its creation in 1980, The Clorox Company Foundation has awarded cash grants totaling more than \$87 million to non-profit organizations, schools and colleges. In the past year alone, the foundation has helped nearly 100 non-profit organizations reach more than 26,000 young people in the Oakland area and thousands of others in cities across the U.S. The company has also demonstrated a commitment since 1978 to the East Oakland Youth Development Center through funding and staff volunteer programs.

Clorox has shown itself to be a leader in making diversity and inclusion priorities in its business: The company's five employee resource groups (ERGs)—African-Americans Building Leadership Excellence (ABLE); Asian; Gay, Lesbian, Bisexual and Transgender (Clorox Pride); Latinos for Excellence, Advancement & Development (LEAD), and; Support, Heart & Opportunity for Women (SHOW)—show that Clorox understands the value of a multicultural and diverse marketplace and workplace. Recently, Clorox was recognized as a lead sponsor of Remember Them, Champions of Humanity, an inspiring monument in Oakland dedicated to global peace in diversity.

Therefore, on behalf of the residents of California's 13th Congressional District, I would like to salute Clorox, and all of those who have contributed to its century of success. Thank you for your long-term belief in and contributions to our community. Once again, congratulations, and I wish you the very best as you strive for another 100 years of excellence.

#### NATIONAL MINORITY HEALTH MONTH

### HON. LORETTA SANCHEZ

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Ms. LORETTA SANCHEZ of California. Mr. Speaker, I rise today in honor of National Minority Health Month and I want to address a key issue of importance: raising awareness of the medical needs for minorities.

National Minority Health Month aims to raise awareness about health disparities that continue to affect racial and ethnic minorities.

It is important to recognize the need to raise awareness because our communities are often left out, finding quality and affordable health care is a real obstacle.

This year's theme is Advance Health Equity Now: Uniting Our Communities to Bring Health

Care Coverage to All, a common goal in improving the health for everyone in our communities.

On that note, I wish to speak on the issue of home dialysis and those affected by this daily necessity.

Home dialysis can be very beneficial for numerous reasons—it can help patients live a more full and independent life. It can also be more cost-effective and by staying at home, it relieves constraints on an already small health care workforce.

However, the reality is that most people who begin dialysis in the U.S. are treated in dialysis centers.

3.3 percent of non-Hispanic patients receive this amenity but only 1.7 percent of Hispanic patients receive this treatment.

Furthermore, African-American dialysis patients are approximately 20 percent less likely than average to receive home dialysis and Hispanic dialysis patients are 37 percent less likely to be receiving this home treatment.

In my home-state of California alone, almost 38,000 people are on dialysis, with only 2.1% of people receiving home dialysis on a daily basis.

That is why I would like to raise today and promote awareness of the disparities that minority communities face, with the goal of improving the care for all of those in need.

#### SEQUESTRATION

### HON. JAMES R. LANGEVIN

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Mr. LANGEVIN. Mr. Speaker, I rise today to express my deep disappointment that Congress has wasted yet another opportunity to be rid of sequestration for FY13. The most important action we can take to provide for the long term health of our nation is getting people back to work, and ensuring that those who are employed, stay employed. This cannot happen with sequestration in force, yet House Republicans continue to risk our delicate economic recovery by allowing this disastrous policy to continue. Since April of 2011, we have cut \$2.4 trillion from the budget over the next ten years—with nearly three dollars in spending cuts for every dollar of revenue.

In February, Democrats introduced legislation, which I cosponsored, to avert sequestration in a balanced way, through closing tax loopholes and targeted spending cuts. Ever since, Democrats have tried to bring this proposal up for a vote, with Republican leadership blocking every attempt.

Every day, I hear stories from Rhode Islanders about the effects of sequestration on their lives and livelihoods. Some consequences, like flight delays, are more visible than others. But the impacts are just as real, and often much more devastating, for the laid-off workers whose extended unemployment insurance has been reduced, for our kids who won't get a spot in Head Start, for the low-income families who may lose their housing vouchers, for the seniors who won't be receiving Meals on Wheels, and for our teachers who may lose their jobs. Piecemeal legislation—and playing favorites—is not the answer. We cannot simply react to the loudest voices or the most well connected; sequestration is damaging to every segment of our community.

I am heartened to see that after months of denying the consequences of sequestration, my colleagues on the other side of the aisle have finally woken up to the real, damaging effects to our constituents and to our economy. But we seek public office to represent the interests of all of our constituents, and to give a voice to those who can't always speak for themselves. We cannot afford any more carve-outs—there are too many in our communities whose problems are just as great, but whose voices don't carry as far. I urge my Republican colleagues to join us in finding a comprehensive solution to sequestration so that all of those who are suffering under this policy will know they have been heard.

#### RECOGNIZING THE CITY OF SOCORRO

### HON. PETE P. GALLEGOS

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Mr. GALLEGOS. Mr. Speaker, I rise today to recognize the City of Socorro which is celebrating its 165th anniversary. The City is the central point in the beautiful Mission Valley Trail—with a rich history. The City of Socorro became a part of the State of Texas in 1848 after the U.S.-Mexico war.

After the 1680 Pueblo revolt in northern New Mexico in 1680, the Spanish were driven from the North and moved into the area with their Native American allies. Later, they built the Nuestra Señora de la Limpia Concepción del Socorro Mission. Although the Great Rio Grande Flood swept away the first permanent structure in 1744, resilient settlers built a second church. When that was swept away by the Rio Grande in 1829, settlers did not give up.

The Socorro mission we know today was opened in 1843. Approximately 1,100 settlers built up around the mission.

The growing City of Socorro faced a downturn after the railroads laid their track to El Paso, bypassing Socorro. The resolute citizens, however, were determined to stay in the area for decades. The population boomed during the 1960s and 1970s and has continued to grow with the same determination and perseverance. Residents have always banded together against adversaries.

The town today is rich in community, history, and culture.

Making the 165th anniversary celebration even more momentous is the fact that it will take place at the new Bulldog Championship Park—named after the 2009 Socorro High School baseball team that won the 5A state baseball championship title.

I congratulate the city and all its residents on the momentous occasion of a 165th anniversary.

#### HONORING THE LIFE OF SUSAN BURTNETTE

### HON. BILL FOSTER

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Mr. FOSTER. Mr. Speaker, I rise today to honor the life and legacy of Susan Burtnette of